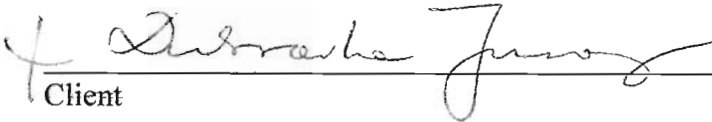


§527(a) Disclosure

I have agreed to retain the Law Offices of Martin J. O'Hearn to represent me in connection with a bankruptcy case that may be filed on my behalf. I understand the following:

- (1) All information that I am required to provide with a petition and thereafter during a case under this title must be complete, accurate and truthful.
- (2) All of my property, whether I possess it or not, and all of my assets and all of my liabilities must be completely and accurately disclosed in the documents filed to commence the case, and I must disclose the replacement value of each asset as defined in §506 of the Bankruptcy Code in the documents I file where requested after I have made a reasonable inquiry to establish such value.
- (3) My ~~current monthly~~ income, my actual living expenses [the amounts specified in §707(b)(2)], and, in a case under Chapter 13 of this title, all of my disposable income (which will be determined in accordance with §707(b)(2)) must be fully and accurately stated after I have made reasonable inquiry.
- (4) I understand that information I provide during my case may be audited pursuant to this title, and that failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

I acknowledge that my attorney has fully explained these obligations to me.



Client

10-17-08

Date

Client

Date